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TRANSMITTAL FORM

(to be used for all correspondence after initial filing)

TRANSMITTAL FORM (to be used for all correspondence after initial filing)	Application Number	09/804,943	
	Filing Date	March 13, 2001	
	First Named Inventor	David F. BROADBENT et al.	
	Group Art Unit	To Be Assigned	
	Examiner Name	To Be Assigned	
Total Number Of Pages In This Submission	7	Attorney Docket No.	437312000420

ENCLOSURES (check all that apply)

<input type="checkbox"/> Fee Transmittal Form	<input type="checkbox"/> Assignment Papers (for an Application)	<input type="checkbox"/> After Allowance Communication to Group
<input type="checkbox"/> Fee Attached	<input type="checkbox"/> Drawing(s)	<input type="checkbox"/> Appeal Communication to Board of Appeals and Interferences
<input type="checkbox"/> Amendment / Reply	<input type="checkbox"/> Licensing-related Papers	<input type="checkbox"/> Appeal Communication to Group (Appeal Notice, Brief, Reply Brief)
<input type="checkbox"/> After Final	<input type="checkbox"/> Petition	<input type="checkbox"/> Proprietary Information
<input type="checkbox"/> Affidavits/declarations	<input type="checkbox"/> Petition to Convert to a Provisional Application	<input type="checkbox"/> Status Letter
<input type="checkbox"/> Extension of Time Request	<input type="checkbox"/> Power of Attorney, Revocation Change of Correspondence Address	<input checked="" type="checkbox"/> Other Enclosure(s) (please identify below):
<input type="checkbox"/> Express Abandonment Request	<input type="checkbox"/> Terminal Disclaimer	PTO Form 1449 (3 pages) and a return receipt postcard
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<input type="checkbox"/> Response to Missing Parts under 37 CFR 1.52 or 1.53		

Remarks

SIGNATURE OF APPLICANT, ATTORNEY OR AGENT

Firm or Individual Name	Erwin J. Basinski Morrison & Foerster LLP 425 Market Street, San Francisco, California 94105-2482
Signature	
Date	April 9, 2001

CERTIFICATE OF MAILING BY "FIRST CLASS MAIL"

I hereby certify that this correspondence is being deposited with the United States Postal Service as first class mail in an envelope addressed to: Assistant Commissioner for Patents, Washington, D.C. 20231, on April 9, 2001.

Michelle Fissel

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PATENT

Docket No. 437312000420

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Michelle Fissel
Michelle Fissel

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In the application of:

D. F. BROADBENT et al.

Serial No.: 09/804,943

Filing Date: March 13, 2001

For: AN INTERFACE SYSTEM FOR A
MORTGAGE LOAN ORIGINATOR
COMPLIANCE ENGINE

Examiner: To Be Assigned

Group Art Unit: To Be Assigned

**INFORMATION DISCLOSURE
STATEMENT UNDER 37 C.F.R. § 1.97**

Assistant Commissioner for Patents
Washington, D.C. 20231

Dear Sir:

Pursuant to 37 C.F.R. § 1.97 and § 1.98, Applicants submit for consideration in the above-identified application the documents listed on the attached Form PTO-1449. The Examiner is requested to make these documents of record.

Pursuant to 37 C.F.R. § 1.97 and § 1.98, Applicants submit for consideration in the above-identified application the documents listed on the attached Form PTO-1449. Copies of the documents were previously submitted in an Information Disclosure Statement and/or Office

Action, directed to the related application Serial Number 09/645,217, filed August 24, 2000, and, accordingly, copies are not included herewith. This protocol conforms with 37 C.F.R. §1.98(d) and M.P.E.P. 609(A)(2). The Examiner is requested to make these documents of record in the application.

This Information Disclosure Statement is submitted:

- ☒ Within three months of the application filing date or before mailing of a first Office Action on the merits; accordingly, no fee or separate requirements are required.
- ☐ After receipt of a first Office Action on the merits but before mailing of a final Office Action or Notice of Allowance.
 - ☐ A fee is required.
 - ☐ A Certification under 37 C.F.R. § 1.97(e) is provided below; accordingly; no fee is believed to be due.
- ☐ After mailing of a final Office Action or Notice of Allowance, but before payment of the issue fee. Accordingly, a Petition requesting consideration of the Information Disclosure Statement, an authorization to charge our deposit account, and a Certification under 37 C.F.R. § 1.97(e) are provided herein.


Applicants would appreciate the Examiner initialing and returning the Form PTO-1449, indicating that the information has been considered and made of record herein.

The information contained in this Information Disclosure Statement under 37 C.F.R. § 1.97 is to the best of my knowledge and is not to be construed as a representation that: (i) a complete search has been made; (ii) additional information material to the examination of this application does not exist; (iii) the information, protocols, results and the like reported by third parties are accurate or enabling; or (iv) the above information constitutes prior art to the subject invention.

In the unlikely event that the transmittal letter is separated from this document and the Patent Office determines that an extension and/or other relief is required, applicant petitions for any required relief including extensions of time and authorizes the Assistant Commissioner to charge the cost of such petitions and/or other fees due in connection with the filing of this document to **Deposit Account No. 03-1952** referencing 437312000420. However, the Assistant Commissioner is not authorized to charge the cost of the issue fee to the Deposit Account.

Dated: April 9, 2001

Respectfully submitted,

By: 
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Form PTO-1449

INFORMATION DISCLOSURE CITATION
IN AN APPLICATION

(Use several sheets if necessary)

Docket Number 437312000420

Application Number 09/804,943

Applicant

D. F. BROADBENT et al.

Filing Date March 13, 2001

Group Art Unit To Be Assigned

Mailing Date April 9, 2001

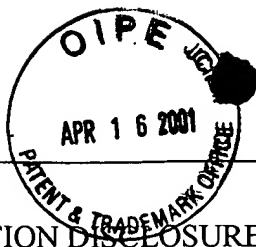
U.S. PATENT DOCUMENTS

Examiner Initials	Ref. No.	Date	Document No.	Name	Class	Subclass	Filing Date If Appropriate
	1.	9/27/88	4,774,664	Campbell et al.			
	2.	10/24/89	4,876,648	Lloyd			
	3.	12/21/93	5,272,623	Grubb et al.			
	4.	3/11/97	5,611,052	Dykstra et al.			
	5.	7/1/97	5,644,726	Oppenheimer			
	6.	11/18/97	5,689,650	McClelland et al.			
	7.	11/25/97	5,692,206	Shirley et al.			
	8.	3/31/98	5,734,890	Case et al.			
	9.	9/15/98	5,809,478	Greco et al.			
	10.	10/6/98	5,819,230	Christie et al.			
	11.	10/6/98	5,819,249	Dohanich et al.			
	12.	2/9/99	5,870,721	Norris			
	13.	2/16/99	5,873,066	Underwood et al.			
	14.	5/25/99	5,907,828	Meyer et al.			
	15.	7/27/99	5,930,775	McCauley et al.			
	16.	7/27/99	5,930,776	Dykstra et al.			
	17.	8/17/99	5,940,812	Tengel et al.			
	18.	10/12/99	5,966,699	Zandi			
	19.	10/12/99	5,966,700	Gould et al.			
	20.	11/9/99	5,983,206	Oppenheimer			
	21.	11/23/99	5,991,745	Kiritz			
	22.	11/30/99	5,995,947	Fraser et al.			
	23.	1/25/00	6,018,722	Ray et al.			
	24.	2/22/00	6,029,144	Barrett et al.			
	25.	2/22/00	6,029,149	Dykstra et al.			

EXAMINER:

DATE CONSIDERED:

EXAMINER: Initial if citation considered, whether or not the citation conforms with MPEP 609. Draw a line through the citation if not in conformance and not considered. Include a copy of this form with next communication to applicant.



Form PTO-1449 INFORMATION DISCLOSURE CITATION IN AN APPLICATION <i>(Use several sheets if necessary)</i>	Docket Number 437312000420	Application Number 09/804,943
	Applicant D. F. BROADBENT et al.	
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	Mailing Date April 9, 2001	

FOREIGN PATENT DOCUMENTS

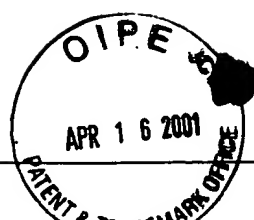
Examiner Initials	Ref. No.	Date	Document No.	Country	Class	Subclass	Translation YES NO	

OTHER DOCUMENTS*(including author, title, Date, Pertinent Pages, Etc.)*

Examiner Initials	Ref. No.	Title
	26.	M. Arend, "New automated experts ready for lenders", ABA Banking Journal vol. 84, no. 1, (1992), pp. 61-62.
	27.	"New software available for commercial loan underwriting", America's Community Banker vol. 5, no. 9, (1996), pg. 42.
	28.	D. Baker et al., "Providing Customized Process and Situation Awareness in the Collaboration management Infrastructure", IEEE 1999, pp. 79-91.
	29.	P. Britt, "Automated Underwriting Expedites Appraisals", America's Community Banker, (1997), pp. 17-20.
	30.	P. Coleman, "Flexibility key to Web-enabling mortgage origination business", SunServer (2000) www.pcinews.com/sun/sun0500/mortgage.htm. 8 pgs.
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	32.	Easy Soft, Inc., HUD software products, www.easysoft-usa.com/hud.htm, 4/14/00, 2 pgs.
	33.	D. L. Edwards et al., "Toward Knowledge Management Systems in the Legal Domain", Int. ACM SIGGROUP Conference on Supporting Group Work Nov. 16-19, 1997, Arizona, pp. 158-166.
	34.	"Fannie Mae: Home Loans In 60 Minutes", Bank Systems & Technology vol. 32, no. 6, (June 1995) pgs. 14-16.
	35.	"Fannie Mae Releases Upgraded Automated Underwriting Software", America's Community Banker, June 1997, pp. 46-47.
	36.	A. Foekens et al., "Facilitating International Electronic Commerce by Formalizing the Incoterms", IEEE Computer Society (1997), pp. 459-467.
	37.	Framework, Inc. Unveils Industry's First Internet Mortgage Processing System (1999), Press Release, www.lendware.com/Pr0303a99.htm, 4 pgs.
	38.	"HudworX for Windows", Marzanne Computers, Inc., Legal Real Estate HUD RESPA closing

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		software, www.easysoft-usa.com/hud.htm , 4/14/00, 2 pgs.	
	39.	R. M. Lee, "A Messenger Model for Navigating Among Bureaucratic Requirements", IEEE Comp. Soc. 1997, pp. 468-477.	
	40.	S. Marlin, "Residential lender homes loan processes", Bank Systems & Technology vol. 34, no. 5, (1997), pg. 42.	
	41.	M. McGann, "Mortgage solution eases application process via World Wide Web", Bank Systems & Technology vol. 34, no. 5, (1997), pg. 22.	
	42.	V. Moss, "A thumbnail sketch of RESPA", Credit Union Magazine vol. 66, no. 1, (Jan 2000), pp. 38-39.	
	43.	R. Roberson et al., "Software" Mortgage Banking vol. 52, no. 5, (1992), pp. 81-84.	
	44.	H. Schneider, "Great strides in industry automation", Mortgage Banking vol. 55, no. 2, (1994), pp. 10-16.	
	45.	G. E. Mitchel et al., "A twentysomething does online lending", Mortgage Banking vol. 60, no. 6, (Mar 2000), pp. 84-92.	
	46.	J. E. Pitkow et al., "Towards an intelligent publishing environment", Computer Networks and ISDN Systems, 27, (1995) pp. 729-737.	
	47.	Reesa TM Real Estate Closing Software, Overview, www.reesa.com/reesa.htm , 4/14/00, 2 pgs.	
	48.	RESPA Regulations, Real Estate Settlement Procedures Act, Fed. Reg. 6/7/96, vol. 61, no. 111, 8 pgs.	
	49.	S. Paul et al., "RainMan: A Workflow System for the Internet", USENIX Symposium on Internet Technologies and Systems, Dec. 8-11, 1997, pp. 159-170.	
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